

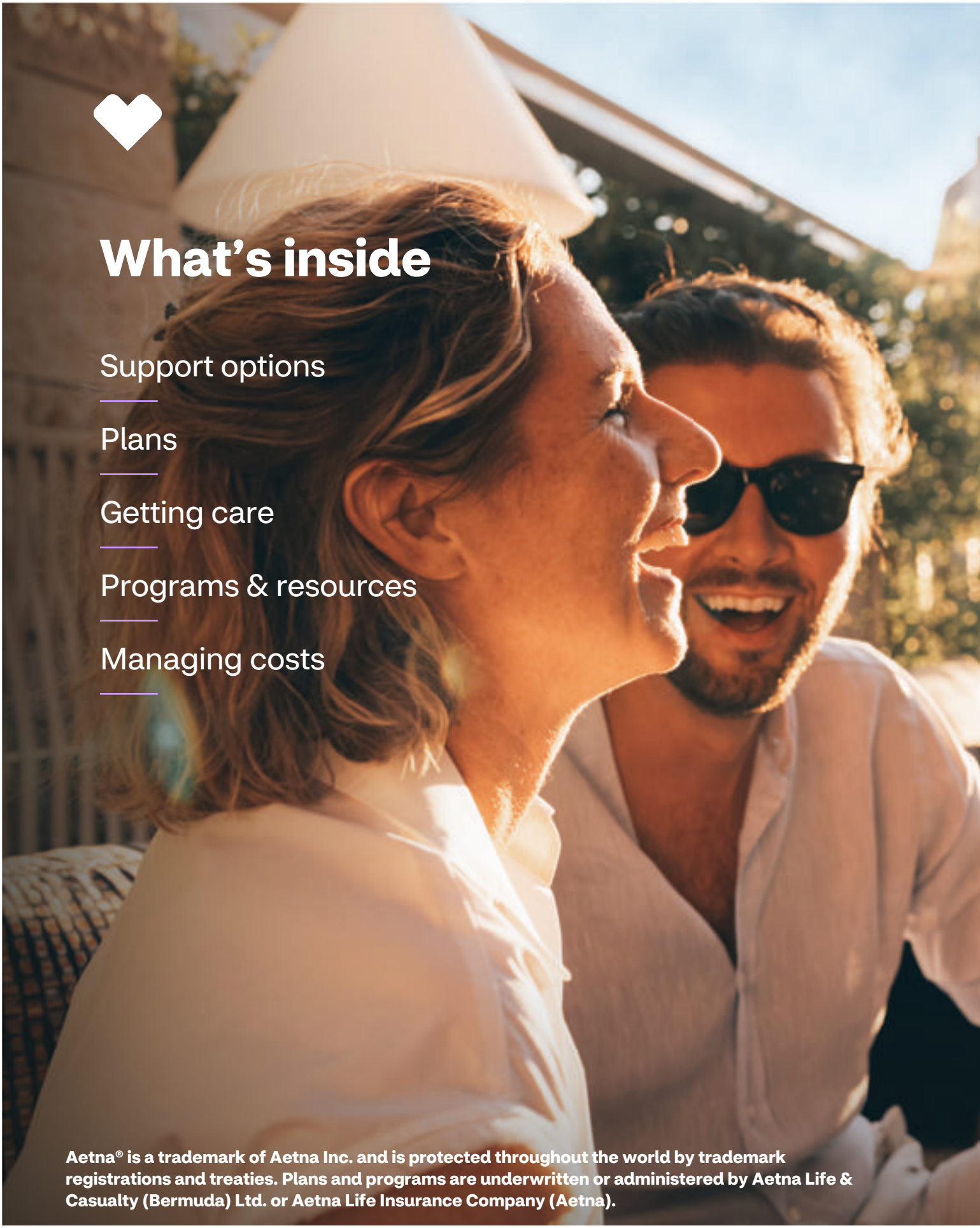
Healthier happens together®

Benefits designed for your unique needs

Brookhaven Science Associates
2027 Health Care Benefits

aetna®

4194008-01-01 (1/25) Brookhaven



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Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).



Health care made simple

At Aetna International and CVS Health®, we take care of the whole you. This means you'll get connected, convenient and affordable health care wherever — and whenever — you need it.

We're here to help you make the most of your international health benefits plan, global provider network and support programs. So you can relax knowing you'll have the tools and resources you need to live healthy anywhere in the world. That's how healthier happens together®.

Let's get started

1. **Find your member ID number**
   Your ID number is on the front of your member ID card. You'll get a physical ID card in the mail and/or a welcome email that includes this number. You'll need this to register for your secure member website and get access to your digital ID card.

2. **Use this welcome guide**
   We'll walk you through your member website, explain your benefits and help you find care and support — it's all right here.

3. **Call us with questions**
   Our Member Services team is available 24/7. And we can speak in over 240 different languages. Call us at the number on the back of your member ID card.
   800-231-7729 (TTY: 711)

How plans work

An overview of terms

Claims

Claims are requests for your plan to pay for services you receive. We use claims to check what your plan covers and the amount we'll pay. Not everyone will need to submit claims. It depends on where you get care, which providers you see, or other health care services. But if you need reimbursement for covered health care costs, you can learn more at **Aet.na/claims-guide**.

Explanation of Benefits (EOB) statements

An Explanation of Benefits statement, or EOB, breaks down how we process your claims. It's not a bill and may not show the current balance you owe. When something changes with your claim, you'll get a new statement.

Coinsurance

Coinsurance is a fixed percentage. For example, if your care is $100 and your coinsurance is 20%, you pay $20.

Copay

Copay is a fixed dollar amount. For example, you may pay $25 per doctor office visit. It can also be called a copayment.

Deductible

Deductible is the total amount you pay for covered expenses each year. Once your annual deductible is met, you still pay your copay or coinsurance, but we pay for all other covered expenses. For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

Out-of-pocket maximum

Out-of-pocket maximum is the maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

Guarantee of Payment (GOP)

Guarantee of Payment, or GOP, is a preauthorization document like a referral. It shows doctors outside of the U.S. that we'll pay for your services.



INSIDE THE U.S.

In network — visit any doctor, no referrals needed.

Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider may **save you money**.

Your network doctor works directly with us to get approval for your care and files claims for you. You may pay a portion of the charges in the form of a copay or coinsurance.

Out of network — visit any licensed doctor, no referrals needed.

Out-of-network doctors and hospitals don't contract with us, so this option may cost you more. You'll often have to:

- Get approval from us before receiving certain services
- Pay the full amount up front
- File your own claims



OUTSIDE THE U.S.

We recommend you visit providers, hospitals or clinics in our **global, direct-pay network**. No referrals are needed. Direct pay means a better health care experience. It lets you take advantage of:

- Lower rates
- No or low out-of-pocket costs at the time of service
- Doctors who bill us directly for your care so you don't have to file claims
- Easier admissions for inpatient care
- Guarantee of Payment (GOP) documents sent directly to the treatment facility

If you choose to go outside of our direct-pay network, we can often negotiate a one-time direct pay on your behalf. Otherwise, you may have to pay the full amount at the time of service and submit a claim for reimbursement.

Learn more and make the most of direct pay and GOPs: Aet.na/Direct-pay-guide

Looking for care?

Our vast network includes trusted primary care doctors, specialists, hospitals and other health care providers.

Just use our **provider search tool** on your member website to find care.





Support & digital access

We make it easy to find what you need. Whether you want to find care, manage your benefits, check claims, plan for treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's best for you. Call our team — we know the "ins and outs" of your benefits, and we're just a phone call away. Or use our one-stop online resources — your member website at **AetnaInternational.com** and the **Aetna Health℠ app**. There, you can see your ID card, find care, make appointments and much more — even when you're on the go.

Support options

Your member ID card

Unlocking better access to care around the world

You'll receive a welcome letter in the mail with your Aetna International member ID card. Here are a few things to keep in mind:

- Always keep your ID card with you so you'll have it when you need it
- Show this ID card every time you receive care inside or outside of the United States
- Your member ID number is on the front of the card — use this when going for care and registering for your member website
- Our Member Services phone number is on the back of the card — call us if you have questions

Once you've registered for your member website, you can also access your digital ID card at any time. You can show this same card when receiving care outside the U.S.

Depending on the country or region where you'll be going for care, your Aetna ID card may also include our network partner's logo. This helps more providers around the world recognize your medical benefits and bill us directly for your care.

Member Services

Our Member Services team is available 24 hours a day. They're able to support you in 240 languages and can answer questions about your benefits. Call them anytime at the phone number on the back of your member ID card.

International Care Management

You have access to global health and well-being support when and how you need it. It's personalized care management that's included in your health benefits at no extra cost, so you can focus on what's important — your well-being.

Our team of nurses and specialists provide multi-lingual, clinical care management to help with things like:

- Pre and post assignment planning and ongoing support
- Guidance on prescriptions, vaccines and medical devices
- Finding the right care and providers
- Clinical precertification
- Getting familiar with traveling abroad
- Mental and emotional well-being support
- Understanding a diagnosis or treatment options
- Acute and chronic condition support
- Enhanced maternity support
- Health coaching and education
- Return home consultation and planning

Your expert care management team includes:

- Case manager — Acts as your single point of contact and care coordinator
- Utilization manager — Helps ensure the right care at the right cost
- Behavioral health coach — Offers support for mental and emotional well-being
- Health coach — Guides you with personalized health changes you want to make
- Specialty care advocate — Helps when you need a specialist

Just call Member Services anytime at the number on your ID card. We'll connect you with your care management team.

If you have questions about your benefits plan and coverage, call Member Services or speak to your HR representative.

Your AetnaInternational.com member website and app

Manage your benefits, connect to care, handle claims — from anywhere. Your Aetna® member website and apps are personalized, seamless and easy to use.

Register and log in to your member website to:

- View your digital ID card and print it (if needed)
- Find doctors and hospitals inside and outside of the U.S.
- Read your plan documents
- Estimate costs
- Submit and track your claims
- Find health and wellness tools and resources

Here's how you can connect:

Our apps gives you on-the-go access to the most key features on your member website.

Your Aetna member website
Go to **AetnaInternational.com** to create an account and log in to your member website.

The Aetna International app
Outside of the U.S. — use the Aetna International app. Download it from the **App Store®** or **Google Play™**.

Provider search tool
You can find providers by name, specialty and location. You'll also find maps, directions, languages spoken and more. Visit **AetnaInternational.com** to get started.

The Aetna Health app
Inside of the U.S. — use the Aetna Health app. Just text "GETAPP" to **90156** for a link to download and create an account. Message and data rates may apply.

App Store Google Play

*Terms and conditions: **Aet.na/3oiM59q.** Privacy policy: **Aetna.com/legal-notices/privacy.html.** By texting **90156,** you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. The app is also available on the Apple® App Store® or the Google Play™ store.


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Your benefits plan

An international health and wellness plan means peace of mind, no matter where you are

We put our deep understanding of international standards, whole-person health and cultural differences into every aspect of your benefits plan. And it's all been designed with you in mind.

So know you can always count on us. We're here to give you unmatched support and coverage inside and outside of the U.S. So you and your family can live your healthiest lives, anywhere in the world.

Plans

100% coverage for care outside the U.S.

A more affordable, more accessible, less-complicated health care experience

No matter where or when you need care outside of the U.S., you'll have 100% coverage.* When you visit a hospital or clinic in our direct-pay provider network, you get more than just quality care. You also lower your out-of-pocket costs because your healthcare provider bills us directly for your covered services. That means you don't have to send us a claim.

If you see a provider that's not in our direct-pay network, you'll need to send us your claim online to get fully reimbursed for covered services.

*100% coverage applies to covered benefits only. It includes no deductible, no copay and no coinsurance for care received outside of the U.S. and U.S.Territories; other coverage limits apply.

Aetna® Open Choice® PPO health insurance plan

Choose any doctor, in or out of network

You don't have to choose a primary care physician (PCP), and you don't have to get referrals for care. Network doctors take care of your claims and get approval from us before providing some services. And you usually pay less when you see a network doctor.

Keep in mind — you can visit any licensed doctor out of our network. But if you do, you may have to file your own claims with higher out-of- pocket costs.

This plan also gives you access to our tools, tips, programs and services. They can help you find network doctors, estimate costs and more.

Aetna Dental® preferred provider organization (PPO) plan

It's all about choices

Your Aetna Dental® PPO plan lets you choose any licensed dentist — in- or out-of- network and across the globe. You don't have to choose a primary care dentist or get referrals.

Some of the services your plan covers are:

- Preventive care — cleanings, bitewing X-rays and full-mouth X-rays
- Basic care — fillings and basic restorative work
- Major services — bridges, crowns and dentures

If you see an in-network provider in the U.S., you may pay less, and the provider takes care of sending your claim to us. You just pay the part of your bill based on your specific benefit coverage – we'll pay the rest.

If you choose to see an out-of-network provider in the U.S., or you're looking for dental care outside the U.S., you'll pay the full amount of the bill upfront and send us a claim for reimbursement.

Read your plan documents for specific benefit coverage, any annual and lifetime limits and a complete list of covered services.

Orthodontic benefits

Smile on

Your dental plan includes orthodontic benefits. To make the most of your coverage:

- Work with your dentist or orthodontist to confirm what's covered
- Use our provider search tool at **Aetna.com** to make sure they're in network
- Read your plan documents for more details

Aetna Vision℠ through EyeMed

See the world

Your vision plan helps you get the care you need to have healthy eyes and vision. Here's what it includes:

- Routine eye exams (covered under your medical plan)
- Eyeglasses (lenses and frames) or contacts
- Choice of any available frames — from budget to luxury, and more

Be sure to check your plan documents. It will explain

Plans

how often you can get a routine eye exam, along with your eyewear benefits.

In the U.S., log in to your member website at **Aetna.com** to find a vision provider.

If you're outside the U.S., simply visit the provider you want and send us a claim for reimbursement of covered vision expenses.

International pharmacy services

Fill your prescriptions in person or get them delivered right to your door

Great news! You have international pharmacy benefits included in your medical plan

1. Get ready by having on hand:

- Your member ID card
- A digital copy of your prescription to upload
- Your credit card to pay for any required coinsurance or copay

2. Go to **Expatps.com/Aetna** and follow the instructions to order

3. Call **1-855-336-XPAT (1-855-336-9728)** if you have questions

4. Send us claims through your member website at **AetnaInternational.com** for reimbursement

Leaving the U.S. on international assignment? You may be able to order up to a 12-month advance supply of covered medications at any participating U.S. pharmacy. Just call us at the number on your member ID card to get started.





Network & access to care

When you need to find the right care, it's always reassuring to know you have choices. Our vast network includes trusted primary care doctors and specialists, hospitals and other health care providers — all around the globe.

And it's never been easier to connect with care. Just use our provider search tool on your member website. Or use our apps when you're on the go.

Getting care

Provider search tool

Finding care around the world

Finding care while living or traveling abroad can feel overwhelming, especially when you're navigating unfamiliar health systems. Our provider search tool makes it easier by helping you find trusted hospitals, clinics, and medical centers around the world.

As you search, you'll see helpful details built right in so you can make more informed choices without second-guessing. Look for hospitals, clinics, and medical centers marked with a "**Quality Care**" designation to quickly identify options that meet high standards where you are.

You can also search for providers in our direct-pay network, which helps simplify the payment process. When you're outside the United States and you visit a provider in our direct-pay network, you get more than just quality care. You also lower your out-of-pocket costs at the time of service.

If you choose to see a provider outside of our direct-pay network, you'll need to pay upfront and submit a claim to us for reimbursement.

Log in to **AetnaInternational.com** or the **Aetna International app** and select "Find health care" to get started.

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free.Here are two ways to get health information quickly:

1. Call toll free at **1-800-556-1555 (TTY: 711)***
2. Log in at **Aetna.com** and use the email link on your member website page

*While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs.

Only available in the U.S.

MinuteClinic®

The care you need — in person or virtually

Get access to convenient, on-demand* local care with MinuteClinic — including care for certain chronic conditions** and treatment for:

- Asthma and allergies
- Flu-like symptoms
- Bronchitis and upper respiratory infections
- Sore throats and ear infections
- Minor cuts, blisters and wounds
- Bug bites, stings and more

MinuteClinic providers can also give vaccines and write prescriptions, when medically appropriate. To find a MinuteClinic near you, log in to **Aetna.com** and select “Find care and pricing” and search for “MinuteClinic.”

For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them anytime you visit a MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

Only available in the U.S.
*Visit MinuteClinic.com for age and service restrictions. Aetna® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Aetna is not responsible for services received at MinuteClinic locations.

**MinuteClinic currently provides treatment services for the following chronic conditions: diabetes, hypertension, hyperlipidemia, hypothyroidism, and sleep apnea.

CVS Health Virtual Care®

It’s your care, your way

From therapy appointments to quick care, we’ve got you covered. You’ll have access to 24/7, on-demand care and mental health services by appointment. CVS Health Virtual Care is in addition to your traditional network of providers. And it’s included in your medical plan.

Getting care

On-demand care:

- Access to 24/7 quick care with licensed providers for common illnesses like cold and flu, common infections like ear, sinus and skin and one-time medication refill.
- Menopause-related services.

Mental health services:

- Take charge of your mental well-being. Appointments available for members ages 13+, 7 days a week including evenings. You can get counseling with a therapist for anxiety, stress, grief and psychiatry services. And talk about prescriptions and how to manage them.

Additional benefits:

- Option to extend virtual visits to in-person care with in-network providers at MinuteClinic® locations* nationwide.
- Access your health information, lab results and personalized tips from anywhere with your health dashboard.

What's next?
Go to **CVS.com/virtual-care** to learn more about virtual care services or register to set up your account for future care needs. Limitations and restrictions may apply to certain services and locations.

*MinuteClinic in-person services aren't included with this product and are subject to plan benefit.

Only available in the U.S.

CVS Health Virtual Primary Care™

It's your care, your way

From wellness visits to quick care, we've got you covered. Easily schedule a virtual care appointment from anywhere. CVS Health Virtual Primary Care is in addition to your traditional network of providers. And it's included in your medical plan.

Primary care services:

- Choose a dedicated provider. And get a supporting care team who can answer questions 24/7 through secure messaging.
- Schedule a primary care visit with your selected provider in days, not weeks.
- Plan a virtual visit for long lasting illnesses (like asthma and diabetes), common illnesses (infections, flu and minor injuries), medication refills, wellness and health screenings.
- Opt-in to get a no-cost blood pressure and heart rate monitor to prepare for your visit.

Mental health services:

- Take charge of your mental well-being. Appointments are available for members ages 13+, 7 days a week including evenings. You can get counseling with a therapist for anxiety, stress, grief and psychiatry services. And talk about prescriptions and how to manage them.

On-demand care:

- Access 24/7 quick care with licensed providers for common illnesses like cold and flu, common infections like ear, sinus and skin and one-time medication refill.
- Menopause-related services.

Additional benefits:

- Get coordination of in-person care when needed to nearby MinuteClinic® locations* or in-network provider clinics.
- Enjoy affordable care with some visits as low as $0 for primary, mental health and on-demand appointments.**
- Access your health information, lab results and personalized tips from anywhere with your health dashboard.

What's next?
Go to **CVS.com/virtual-care** to learn more about these services or register to set up your account for future care needs.

*MinuteClinic in-person services aren't included with this product and are subject to plan benefit.
**Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive

Getting care

services at no cost-share.

Only available in the U.S.

Aetna Smart Compare® Intelligent Matching

Take the guesswork out of finding a doctor

Choosing the right physician or specialist can be tough. So we've made it easier with our Aetna Smart Compare® Intelligent Matching solution. It combines digital tools with provider and member data points to identify local, high-performing provider recommendations based on your needs. Plus, these providers can help you save on medical costs and are already in your network.

Find a provider you can trust by logging on to your member website at **Aetna.com**. Click on "Find a doctor" and look for the Aetna Smart Compare "Quality & Effective Care" label.

Only available in the U.S.

Participating urgent care centers

Say goodbye to emergency room visits and hello to savings

If you have an urgent, but not life-threatening, medical issue — think about going to an urgent care center, walk-in clinic or MinuteClinic® location.* These centers can treat sprains, the flu, minor cuts and more.

There are over 8,000 participating locations.** Many are open 7 days a week, with no appointments needed. You'll typically pay less — and cut your waiting time, too. Simply look up the nearest urgent care center or walk-in clinic on **Aetna.com**. Select "Find a doctor" to use our directory. Or use the mobile app.***

Only available in the U.S.
*Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room (ER) copays are typically higher than walk-in clinic copays.

**Includes urgent care centers, walk-in clinics and MinuteClinic and CVS® HealthHUB™ locations.

***Standard text messaging and other rates from your wireless carrier may apply.

Participating retail walk-in clinics

Easy access, with no appointments needed

When you're a "little bit" sick and it's after office hours, try a retail clinic. Visit one for minor illnesses like strep throat, injuries like a sprain and even vaccines.

You'll enjoy:

- Convenient hours, with some open seven days a week with night and weekend hours
- Lower prices, such as an average of $81 per clinic visit compared to $750 to $1,000 average emergency room (ER) price*

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at **Aetna.com** — just select "Find a doctor."

*Member responsibility may vary based on plan design; for some plans, copays apply. ER copays are typically higher than walk-in clinic copays

Only available in the U.S.

When you need lab work

If your doctor requests lab work, you can go to Quest Diagnostics, our preferred in-network facility. Or visit another in-network lab facility. Out-of-network labs may cost you more out of pocket.

Only available in the U.S.

Institutes of Excellence™

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant or going through treatment for infertility. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to **Aetna.com** and choose "Find a doctor." Then use the

Getting care

filter tool to select “Institutes of Excellence facilities.”

Only available in the U.S.

National Medical Excellence Program® transplant care

Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy.
But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

Only available in the U.S.





Programs & resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and wellness.

So whether you're looking to improve your physical or mental health, or just need a little extra support, we've got the program that's right for you.

Programs & resources

Pre and post assignment and support

It's natural to feel a little nervous before leaving on an exciting journey. Our International Care Management team* of experts can give you peace of mind. They're here to help you prepare and answer questions, like:

- Are there certain vaccines I may need?
- Can I take my medicine with me? Is it allowed in the country?
- How will I fill (or refill) my prescription while I'm there?
- Can I take medical supplies with me, like my sleep apnea machine or syringes for insulin?
- Does an upcoming procedure need clinical review?
- Can I speak to a therapist regularly while I'm away, like I do now? How do I find one?
- If I need care, how do I find doctors or hospitals in the country?

We recommend getting started with pre and post assignment support as soon as possible before you leave. Here's how you can reach out to our clinical care management team:

- Log in at **AetnaInternational.com** and use the "Contact Us" form.
- Email **AetnaInternationalCaseManagement@aetna.com** and note that you're looking for pre-trip planning services. Don't include any personal health information.
- Call us at the number on the back of your member ID card.

And even after you've settled into the country, count on us for support. We'll help you understand a new health care system and adjust to a new culture. We can even help you plan your return trip home.

If you have questions about your benefits plan and coverage details, call us directly or speak to your HR representative.

*While only your doctor can diagnose, prescribe or give medical advice, the International Care Management team can provide information on a variety of health topics.

Care management while outside your home country

We're here to help with more than "pre and post assignment planning." Our clinical care management team is with you for as long as you need us. Even after you've reached your destination. We can provide support with understanding a new health care system or adjusting to life in a new culture. And you can count on us if you need help finding local in-network providers or managing a treatment plan.

Your personalized care management team can even help you plan your return trip home. Just call us at the number on the back of your member ID card for help.

If you have questions about your benefits plan and coverage details, call us directly or speak to your HR representative.

Aetna® Well-being

At your side

We're committed to helping create a stronger, healthier, global community. And that means giving you the right support for your physical, mental and emotional well-being in the way you want it:

- In person
- Virtually — through telemedicine
- Digitally — through chat tools, apps or on-demand resources

With our health and wellness programs, you have access to:

- Well-being resources that keep your physical health in check
- Mental and emotional well-being support from mindfulness and coaching to diagnosis and treatment
- Valuable information and tools to help you adjust to a new working environment and living away from home

Best of all, your experience is completely customized to

Programs & resources

fit your needs. Whether you prefer self-guided online resources, professional in-person support, or a combination of both — we have options to suit you.

Get started by logging in to **AetnaInternational.com** and visiting the Well-being section.

Employee Assistance Program (EAP)

Stress less and live more to improve your well-being

Your EAP offers work-life balance support from short-term therapeutic counseling and mindfulness to day-to-day emotional support and direction — it's all confidential and included in your plan. Services include:

- Local referrals/work-life services
- Therapeutic counseling
- Life coaching
- Manager assistance services
- Aware mindfulness

Log in to your member website at **AetnaInternational.com** and visit the Well-being section to get started. An EAP intake counselor will assess your needs and provide immediate support or get you enrolled in an appropriate program.

Global safety and security assistance

Far away from home should never mean far away from support

Stay informed when abroad with our global safety and security help resources.

As an Aetna® International member, you have 24/7 access to expert global intelligence and innovative, easy-to-use digital tools. We partner with the risk management experts at Crisis24 to give you:

- 24/7 access to global operation centers backed by a team of multi-lingual crisis support specialists and political risk analysts
- Intelligence and security advice and global location risk assessments
- Innovative, adaptive website available in 13 languages
- Customizable and timely alerts and emails
- Advice sheets and reviews of global trends
- Mobile app for on-the-go access to worldwide threat intelligence
- 24/7 emergency hotline for advice and help

Go to **Crisis24Horizon.com/Aetna** to use member ID: AETNAINTL to register.

Emergency assistance services

We're always ready

Medical emergencies and accidents are unpredictable. But with Aetna® International, you can have peace of mind knowing that we've got you covered. If your health or life is under threat, our global, clinical and operational teams will act right away. And we're ready to deliver treatment and life-saving care.

Services include:

- Emergency medical evacuation
- Medical care coordination
- Companion travel coordination
- Lodging coverage
- Return of dependent children
- Return of mortal remains

If you need support, simply call us at the phone number on your member ID card.

Wysa

Mental health support that meets people where they are

Feelings of isolation, anxiety and fear can take a toll on your overall health. Wysa can give you the mental and emotional support you need. And it's available to you at no additional cost as part of your benefits plan.

Programs & resources

Wysa offers confidential, emotional well-being support through an easy-to-use, award-winning mobile app. It includes:

- 24/7 conversational support with a text-based chat bot buddy, giving you an anonymous safe space to vent and be heard, anytime, anywhere
- 150+ self-help tools and exercises to develop mental strength and resilience
- A professionally trained human coach when you want a more personal approach

Go to **WysaBuddy.App.Link/AetnaMember** from your mobile device to download the app. Choose a nickname and enter the referral code: **Aetna20M5W**

Talkspace

In-network virtual behavioral health support

Members ages 13+ can get live video care from a behavioral health clinician or medical professional with Talkspace. Therapists can help with things like anxiety, depression, grief, relationships and PTSD. Medication management and psychiatry services are also available to members ages 18 and older.

To get started, register at **Talkspace.com/Aetna** and have your member ID ready.
Sessions are subject to your applicable copay or deductible/coinsurance.

Only available in the U.S.

Transform Oncology

Count on us for support with a cancer journey

A cancer diagnosis is life changing. So, you can rely on us to be here for you with the resources and support you may need. We'll help you take care of your health, understand your benefits and find the right providers.

As part of this program, you'll get:

- A personal navigator who has experience in cancer diagnosis and treatments
- Extra support through a genetic counseling and testing program
- Access to the Aetna® Cancer Support Center, which is a trusted source for information and guidance

For more information, you can visit the Aetna Cancer Support Center at **Aetna.com**.

Only available in the U.S.

Global maternity program powered by Maven

Every maternity journey is different

We support women throughout their entire pregnancy experience, whether they have risk factors or not. Our clinical care management team of nurses can direct you to the best resources and tools including Maven's digital health platform that provides personalized support and guidance throughout your maternity journey. From conception to postpartum and newborn care support, you'll have worldwide access to unlimited, 24/7 virtual support from quality providers across 35+ specialties, who speak 35+ languages.

With Maven you get:

- Personalized end-to-end engagement from preconception to postpartum on a single platform
- Early risk detection, education and navigation to expert health care specialists
- Behavioral health support including referrals to resources for stress, postpartum depression and anxiety

Within the U.S., you also have access to the Aetna Enhanced Maternity Program® which includes:

- Predictive data to help us identify pregnancy early on so we can provide timely outreach
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color

Programs & resources

Aetna Enhanced Maternity Program®

Going through a maternity journey is different for everyone.

That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- **A fertility advocate*** to be your care manager and provide support if you're facing infertility
- **Predictive data** to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- **Preeclampsia prevention** by providing education and resources, if needed
- **Guided genetic counseling and screening services,** backed by medical expertise
- **Education and resources** to help close racial gaps in health care and support women of color

You can count on us for support — wherever you are in the maternity journey.

*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.
Only available in the U.S.

Aetna® Behavioral Health

Extra support to help you feel your best

From time to time, we all feel a bit down or stressed — but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Your medical plan includes behavioral health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office or through telehealth
- Online resources and tools, and more

Only available in the U.S.

Meru Health

Improving physical and mental health right from your smartphone

This groundbreaking approach to mental health care includes a dedicated, licensed therapist who will be available for unlimited personal support throughout the 12-week program.

The program includes:

- Regularly scheduled calls with your therapist
- Unlimited therapist support via chat
- In-app activities to help you make the changes necessary for better emotional wellbeing
- A wearable device that helps you measure and improve your body's response to stress

Visit **MeruHealth.com/aetnainternational** to get started

Only available in the U.S.





Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Read on to find out how you can save with special perks and discounts.

Extra member savings

Health and wellness discounts

Take advantage of these health and wellness discounts built right into your plan. There are no referrals, no claim forms to complete and no limits on how many times you can save.

Offers may include lower rates on:

- Acupuncture and chiropractic care
- Blood pressure monitors, hearing needs (aids, batteries, exams) and other equipment
- Dietetic counseling, weight loss programs and nutrition guides
- Homeopathic remedies and massage therapy
- Over-the-counter vitamins
- Stress reduction program

Log in to **Aetna.com** and find discounts under the "Health & Wellness" drop-down menu to get started.

These offers aren't insured benefits. You're responsible for the full cost of the discounted services. And, in some cases, we'll get a percentage of the fee you pay to the discount vendor.

Only available in the U.S.

Fitness discounts

There's no stopping you

With your Aetna® plan you can save up to 25% on a ClassPass membership. ClassPass gives you access to over 30,000 gyms, studios and wellness partners around the world. Plus, in-app promotions for newly added studios and first-time visits can help you save some cash.

Try yoga, cycling, regular gym time and on-demand classes — all with one app and membership. You'll even have access to things like cryotherapy, massage and meditation.

Log in to **AetnaInternational.com** and visit the Well-being section to get started.

Don’t forget to register for your member website

We make it easy to find what you need.



Whether you want to:

- Find care
- Manage your benefits
- Check claims
- and more

Use your **member website** as your one-stop resource for simple, convenient information.



Keep your health in check with preventive care

You can get:

- Annual routine physical exam for adults and children
- Immunizations
- Well-woman exam, including cervical cancer screening
- Preventive mammogram
- Diabetes screening for pregnant women
- Colorectal cancer screening, based on age
- Prostate cancer screening, based on age
- Counseling (alcohol, smoking, nutrition and more)

These are just a few examples of the services available. Be sure to check your plan for details. And talk with your doctor about the care that's right for you.

It's important to take care of the whole you

This includes your physical and mental wellness. That's why your benefits include checkups, screenings, vaccines, prenatal care services, counseling and more. And there are no out-of-pocket costs when you stay in network. So it's good for your health — and your wallet.

We're here to help

If you have questions, just call our **24/7 Member Services team** at the number on your ID card.

Health benefits and health insurance plans contain exclusions and limitations. This material is for informational purposesonly and is not an offer or invitation to contract. An application must be completed to obtain coverage. Not all services arecovered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

No coverage based on U.S. sanctions: If U.S. economic or trade sanctions consider you a blocked person, the plan cannot provide benefits to you. If your health care provider is a blocked person or is in a sanctioned country, we cannot pay for services from that provider. For example, if you receive care while traveling in another country, and the health care provider is a blocked person or is in a sanctioned country, the plan cannot pay for those services. For more information on U.S. trade sanctions, visit the **U.S. Department of the Treasury's page on Sanctions.**

Visit **Aet.na/Disclosuresinfo** to view or plan disclosures. Here, you can also find state requirements and information on the Women's Health and Cancer Rights Act.DISCOUNT OFFERS ARE NOT INSURANCE. They aren't benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you're responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Not available to New York policyholders.

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